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Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

EXAMINER

BARTLEY, KENNETH

ART UNIT	PAPER NUMBER
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3693

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11/10/2010

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

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HSOBELMAN@SWLAW.COM
DMIER@SWLAW.COM
JESLICK@SWLAW.COM

Office Action Summary	Application No. 10/749,697	Applicant(s) KHANDROS ET AL.	
	Examiner KENNETH BARTLEY	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 24 August 2010.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-8, 10-16, 18, 20-22 and 27-29 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8, 10-16, 18, 20-22, and 27-29 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Receipt of Applicant's amendment and response filed on August 24, 2010 is acknowledged.

Response to Amendment

2. Claims 1-8, 10-16, 18, and 20-22 have been amended. Claims 27-29 are new. Claims 9, 17, 19, and 23-26 have been canceled. Claims 1-8, 10-16, 18, 20-22, and 27-29 are pending and are provided to be examined upon their merits.

Response to Arguments

3. Applicant's arguments with respect to claims 1-8, 10-16, 18, 20-22, and 27-29 have been considered but are moot in view of the new ground(s) of rejection. A response is provided below in **bold** where appropriate.

Applicant argues 35 U.S.C § 112, starting pg. 10 of Remarks:

The Examiner rejects claim 1-8, 10-16, and 18-24 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Applicant respectfully disagrees with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

The Examiner states on page 4 of the Office action that "The problem is that the customer ID causes the second form to be presented. It is respectfully neither taught nor makes sense that a customer fills out fields of a first application, then a customer ID of a first application, and then the filled out fields of the first application are transferred to the second application." Applicants respectfully assert that the claims as submitted in the Reply of 1/22/10 or as presently amended do not call for the submission of a customer ID. To the contrary, the claims as amended recite "wherein the personal identification and financial information does not include a pre-stored customer login identifier; determining,

by the processor and based on the reviewing, that the customer is an existing account holder of an existing account; transferring, by the processor, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process " Stated another way, based upon a review of the information provided, which does not include a customer ID, a pre-populated shortened form is provided to the customer. As stated in at least paragraphs [0004] and [0005] of the present specification, "Oftentimes though, existing customers may not have logged in or may otherwise wish to forgo entering their user name and password when inquiring about opening a new account ...In addition, any information entered into the standard form is typically lost when the customer attempts instead to login and use the shortened form prior to completing the standard longer form... Accordingly, there is a need for a system that better accommodates existing customers who apply online to open a new account." As stated in paragraph [0015], "the second application may be presented without requiring a user name or login identifier, along with an associated password, as is required in many existing systems. The second application is much shorter than the standard application and may only require entry of the following information: the customer's name; all or a portion of a customer's government identifier; the account number of an existing account; and an account confirmation number associated with the exiting account, such as a standard card identifier (CID) in the case of a credit card account." In view of the amendments and cancelled claims, Applicants believe all 35 U.S.C. § 112 objections are moot and respectfully request the Examiner to withdraw all 35 U.S.C. § 112 objections.

The problem has been mixing embodiments. The instant application teaches either:

1) "CLICK HERE" for existing customers to go to a shorter form; or

Support from the application...

"The standard new account application is also provided with a selectable indicator 202, such as the hyperlink shown in FIG. 2, which is designated for use by existing account holders only. The selectable indicator 202 may instead be a check box or other similar selectable indicator, rather than a hyperlink as shown." [0022]

"Upon a selection of the indicator by the customer (step 106), the financial institution immediately transmits a shorter new account application for presentation to the user (step 108)." [0023]

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2) if a customer has an existing account number, entering the account number.

"Alternatively, when the customer has entered an identification of an existing account with the financial institution in the standard new account application, such information may be used to automatically determine that the customer is an existing customer. In such case, the existing customer may then be presented with the shorter new application form without the customer having to select the indicator 202." [0023]

Respectfully, the amended claims are also not supported in the specification and result in new 35 USC 112, 1st para. rejections.

Applicant argues 35 U.S.C § 103 rejection, starting pg. 11 of Remarks;

The Examiner rejects claims 1-8, 10-15, and 18-24 under 35 U.S.C. § 103(a), as being unpatentable over Klug et al., US Patent No. 5,790,785 ("Klug") in view of Oyama et al., US Patent Application Publication No. 2002/0007343 ("Oyama") in view of Bari, US Patent No. 7,155,739 ("Bari"). Applicants respectfully disagree with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

Klug teaches both long and short forms and automatically filling out forms. Other art exists that also teaches automatically filling out forms. Based on the amended claims, new art is cited.

Claim Rejections - 35 USC § 112

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 1-8, 10-16, 18, 20-22, and 27-29 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to

reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

4. Regarding claims 1, 20, and 27: Applicant's invention teaches 1) there is a hyperlink or selectable indicator used to select a second application when no user name or login is used; or 2) automatically determining a customer is an existing customer when an ID of an existing account has been entered. There is no teaching of "reviewing... including a plurality of fields...an incomplete first account application...wherein the personal information and financial information does not include a pre-stored user ID or logon identifier." From the instant application:

"The standard application, however, now includes a hyperlink or other selectable indicator that the customer may select when the customer already has an account with the financial institution. Upon selection of the indicator, the standard application will be immediately replaced by a second, shorter application that takes less time to complete. The second application may be presented without requiring a user name or login identifier, along with an associated password, as is required in many existing systems." [0015]

The application does not support "does not include a pre-stored user ID or logon identifier" as in the claims. The second application may be presented without requiring a user name or login identifier. It is pointed out "without requiring" is different than "does not include a pre-stored user ID or logon identifier." Further just in general it

seems odd that there would not be a user ID of some type stored in the system for an existing customer.

“Alternatively, when the customer has entered an identification of an existing account with the financial institution in the standard new account application, such information may be used to automatically determine that the customer is an existing customer. In such case, the existing customer may then be presented with the shorter new application form without the customer having to select the indicator 202.” [0023]

There is no teaching in the instant application about not storing user ID or logon information, this is only taught about a second application presented when a user selects an indicator like a hyperlink.

The claim element is interpreted to mean an application does not require a user ID or logon when selecting “CLICK HERE” (see Fig. 2 of the instant application which does not have a user ID or logon and provide the user link “CLICK HERE”). However, the claim never performs “CLICK HERE.”

Also, there is no written disclosure of “reviewing...a plurality of fields...” for automatic determination. If an identification of an existing account (e.g. account number) is put into a form, another form is automatically presented.

5. Regarding claims 1, 20, and 27: Applicant's claims have "transferring...information entered by the customer in the fields of the first account application...to a second account application, in response to automatic determination..." where there is no written disclosure of this feature. The instant application teaches...

"In further embodiments, a customer may partially or completely fill in the information requested in the initial new account application before selecting the indicator designated for existing customers. Upon later selection of the indicator, the financial institution may transfer any entered information from the initial new account application to the second, shorter new account application where the initial and second new account applications have at least some similar fields."

[0009]

The automatic determination occurs if an account number is entered. There is no teaching of other information being transferred to a second application if an account number is entered. Further, the above teaches "transfer any entered information" not "reviewing and incomplete first account application..."

6. Regarding claims 1, 20, and 27: Applicant's claims have "first application and second application are applications for identical products or services" where there is no written disclosure of this requirement in the instant application. From the instant application...

“The object of providing a short application in this manner is to better accommodate existing customers that want to apply online for additional financial accounts or services, thus increasing customer acquisitions without the need for increased solicitation, and without increasing the possibility of fraud by those seeking to obtain a new account.” [0017]

Additional accounts and services are not identical. If they were, the specification would teach the same or identical accounts and services.

Claims 2-8, 10-16, 18, 21-22 and 28-29 are rejected because they depend from their respective independent claim.

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-8, 10-16, 18, 20-22, and 27-29 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

7. Claims 1, 20, and 27 have “reviewing, by the processor, an incomplete first account application...” where it is indefinite as to what reviewing involves and how this is accomplished by the processor. For example, when does the system review an application? Are all the fields filled out or just one?

8. Claims 1, 20, and 27 have “reviewing, by the processor, an incomplete first account application...wherein the personal identification and financial information does not include a pre-stored user ID or logon identifier” where it is indefinite as to how pre-stored is related to reviewing an application. This is interpreted to mean not reviewing a user ID or logon identifier.

9. Claims 1, 20, and 27 require “wherein the personal identification and financial information does not include pre-stored user ID or logon identifier” where it is indefinite as to what pre-stored user ID and logon identifier encompasses. For example, there is no user identification in the system, how does the system identify an account holder?

10. Claims 1, 20, and 27 have “transferring... information entered by the customers...based on the reviewing...” where it is indefinite as to how the system knows when and what to transfer. For example, do all fields have to be filled out? Does transferring happen when just one field is filled out and can this be just any field?

11. Claims 1, 20, and 27 have “applications are for identical products or services” where it is indefinite as to what identical means and why a second application would be filled out for the same product or services. This is interpreted to mean any service or product are the same.

Claims 2-8, 10-16, 18, 21-22 and 28-29 are rejected because they depend from their respective independent claim.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
 2. Ascertaining the differences between the prior art and the claims at issue.
 3. Resolving the level of ordinary skill in the pertinent art.
 4. Considering objective evidence present in the application indicating obviousness or nonobviousness.
12. Claims 1-7, 10-16, 20-22, and 27-29 rejected under 35 U.S.C. 103(a) as being unpatentable over Pub. No. US 2002/0062342 to Sidles in view of Pub. No. US 2002/0007343 to Oyama et al.

[Note that the analysis for the product claims (1, 10) is the same or similar for the method claims (20, 21, 22) and the system claim (27, 28, 29)]

Regarding claims 1, 20, and 27:

(claim 1) A non-transitory computer-readable medium having stored thereon a plurality of instructions for processing applications, the plurality of instructions, when executed by a processor, are configured to cause the processor to perform operations comprising:

Sidles teaches:

FIG. 1 is an overview block diagram of an automated personal information form fill software system in accordance with the principles of the present invention shown used in an Internet environment in conjunction with a personal computer (PC) and a wireless telephone or Personal Digital Assistant (PDA)." [0021]

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reviewing, by the processor, an incomplete first account application of a customer, including a plurality of fields associated with personal identification and financial information, wherein the personal identification and financial information does not include a pre-stored user ID or logon identifier;

“The present invention relates generally to methods for automatically complying with requests for information received from a wide area network, such as the Internet. More specifically, the invention relates to a method and system for completing the blanks in a form document received from Internet web sites for purposes such as the submission of personal and billing information in conjunction with a purchase or registration made over the Internet.” [0003]

“The form fill system 200 first tries to fill the form 126 by comparing field names of the form 126 (“NAME,” “CARD,” etc.) with its dictionary 1000 list of field names (“Name:”, etc. in FIG. 10). If the form 126 is not fully completed in this first step, the form fill system 200 tries to guess how to fill the form 126 data fields that remained unfilled from the previous attempt by using a rule-based expert system with fuzzy logic 248. This part of the form fill system 200 is referred to as the expert system (or “WIPPIR Expert System”). It can be implemented using fuzzy logic or artificial intelligence components that perform in a manner similar to fuzzy logic.” [0040]

“There are two categories of data that can be filled in: Profile data (first name, last name, address, credit card information) are inserted into vendor checkout forms of the type just described. Non-profile data (typically a simple user name and password pair, or PIN, PKI certificate, etc.) are required to be submitted by many systems, such as Microsoft’s Hot Mail electronic mail system, to identify a user each time he or she enters a web site. The first time a user receives a form requesting non-profile data, the user enters his or her chosen user name and password (PIN, etc.) manually. After that, such forms are automatically pre-filled by the present system without user intervention.” [0058] Therefore, profile data can be used in a form which does not require a password.

determining, by the processor and based on the reviewing, that the customer is an existing account holder of an existing account;

“The preferred embodiment of the invention, referred to herein as the “form fill software system 100” (also known as the “WIPPIR Technology” system), is different from other form-fill applications because it can fill forms from both known sites and completely new sites, making intelligent guesses about the meaning of each data field based on existing information.” [0035]

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“Typically, when someone decides to make a purchase over the Internet, the web site of the vendor submits to the user an HTML document that asks for the user to submit such things as name, address, telephone number, and credit card information; and that includes blanks into which the user may type this information.” [0012] Inherent with credit card information is existing account information.

transferring, by the processor, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

“The present invention contemplates auto detection of vendor forms requesting such information, by the fact that they are marked as secure forms which are to be handled in an encrypted manner, and/or by the fact that they are “fill in the blank” type forms that are requesting information. These forms are diverted to a special system which, after authenticating the user and validating the web sites from which the forms come, obtains the user's personal and payment information from a secure site and attempts to fill out the form by the application of rules that indicate what user information goes into which blanks in the forms. If this effort is successful, an abbreviated version of the form is sent to the user for approval.” [0018] The abbreviated form would be a second application.

transmitting, by the processor, the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

“obtains the user's personal and payment information from a secure site and attempts to fill out the form by the application of rules that indicate what user information goes into which blanks in the forms. If this effort is successful, an abbreviated version of the form is sent to the user for approval.” [0018] Inherent with an abbreviated version of the form and successful filling out of blanks is fewer fields.

receiving, by the processor, a submitted second account application from the customer; and

“If this effort is successful, an abbreviated version of the form is sent to the user for approval. Once the information is approved, then the completed form is submitted to the vendor's web site for processing.” [0018]

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approving or denying, by the processor, the submitted second account application based on the information on the submitted with the second account application and retrieved stored information associated with the customer.

“This form is displayed to the user, who fills in the blanks, or open fields, in the form and then executes a command that returns all of the supplied information back to the vendor's web site 104 where the purchase transaction is then completed.” [0050] Inherent with completed is approving an application.

Sidles teaches auto form fill-out and credit cards. Sidles teaches registration and applications. Sidles does not teach “account application.”

Oyama et al. teaches using existing information to fill out applications...
“The target bank processing means 7 in the bank 1a receives this response from the cooperative bank processing means 8. Based on this response, the target bank processing means 7 decides whether to create or not to create an account for the customer 4. When the target bank processing means 7 decided to allow opening the customer's account, it sends "new account acknowledgment information" to the terminal station 5 to notify the customer 4 of acceptance of his/her application. The target bank processing means 7 then creates a new bank account 7a in the bank 1a, using the account application information that was sent from the terminal station 5 when the customer 4 issued the application.” [0031]

“In the way described above, the customer 4 can newly open an account of the bank 1a without visiting a branch office of the bank 1a, but only by entering necessary information to his/her terminal station 5. Note here that the bank 1a used the customer's existing account in the different bank 1b to authenticate the applicant, or the customer 4. This method will eliminate the need of special certifying authorities and simplify the account opening procedure.” [0031]

Fig. 1, ref. 1a and 1b and “ACCOUNHT APPLICATION INFORMATION”...

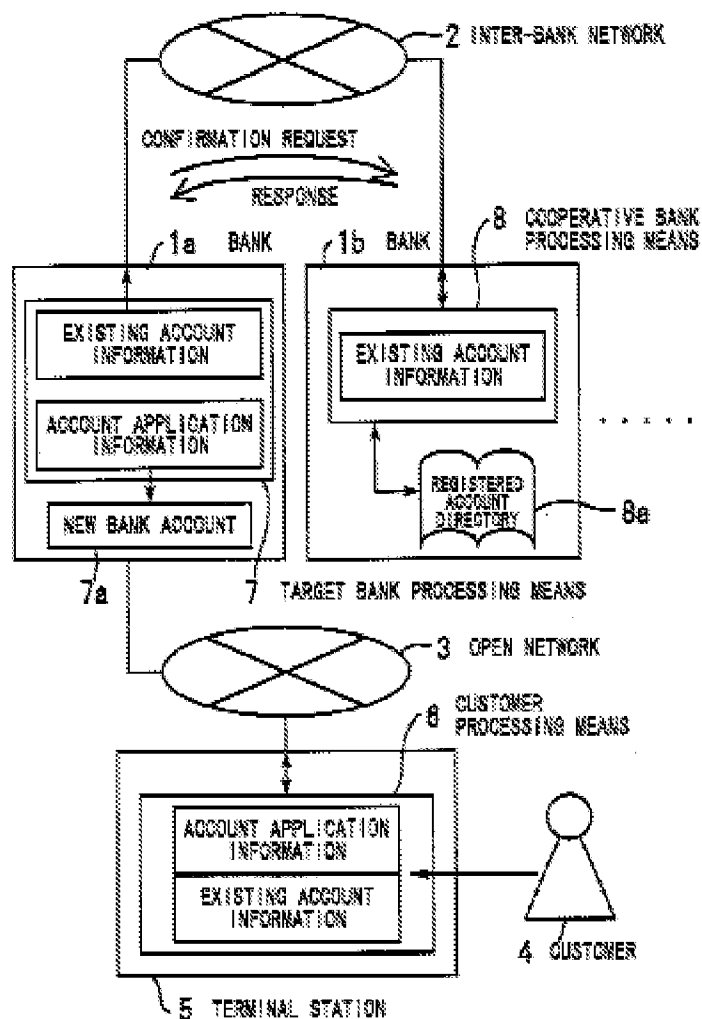


FIG. 1

It would have been obvious to one of ordinary skill in the art at the time of invention to include in the application forms of Sidles an account application form motivated by Oyama et al. as an account application form is simply another type of application or registration form and this would be useful for credit cards as taught by Sidles.

Regarding claim 2:

The medium of claim 1, wherein the plurality of fields in the first account application comprise at least one of:

a customer name field, a customer address field, a field for entering at least a portion of a government identification code of the customer, a field for entering financial account

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information of the customer, a field for entering employment information of the customer, or a field for entering an annual income of the customer.

Sidles teaches:

“There are two categories of data that can be filled in: Profile data (first name, last name, address, credit card information) are inserted into vendor checkout forms of the type just described.” [0058]

Regarding claim 3:

The medium of claim 2, wherein the automatically determining comprises: receiving information for an existing account in the field for entering financial account information in the first account application; and

Sidles teaches:

“FIG. 8 presents a block diagram of the steps performed by the completed form analysis engine 800, which is called upon by the form fill proxy 400 to evaluate a form after the user has reviewed and possibly revised it, to note any revisions and to correct and improve the future ability of the form fill system 200 to complete this and other forms.” [0107]

validating the information for the existing account.

“Next, at step 824, all copies of the same form are retrieved from the history database 1200 and are compared, field by field, at step 826, by the history form compare program 233 to each other and to the newly completed form. Each field in each form is compared to the fields in the remaining forms.” [0111]

Regarding claim 4:

The medium of claim 1, wherein the second account application comprises at least one of:

a customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, or a field for entering a confirmation number associated with the existing account.

Sidles teaches:

“There are two categories of data that can be filled in: Profile data (first name, last name, address, credit card information) are inserted into vendor checkout forms of the type just described.” [0058] Inherent with data that can be filled included putting the data in an abbreviated form.

Regarding claim 5:

The medium of claim 4, wherein the existing account comprises an existing transaction account and the confirmation code associated with the existing account comprises a transaction card identification (CD) code.

Sidles teaches:

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“There are two categories of data that can be filled in: Profile data (first name, last name, address, credit card information) are inserted into vendor checkout forms of the type just described. Non-profile data (typically a simple user name and password pair, or PIN, PKI certificate, etc.) are required to be submitted by many systems, such as Microsoft's Hot Mail electronic mail system, to identify a user each time he or she enters a web site. The first time a user receives a form requesting non-profile data, the user enters his or her chosen user name and password (PIN, etc.) manually. After that, such forms are automatically pre-filled by the present system without user intervention.” [0058]

Regarding claim 6:

The medium of claim 1, wherein the first account application comprises a field that is not in the second account application.

Sidles teaches:

“If this effort is successful, an abbreviated version of the form is sent to the user for approval.” [0018] Inherent with abbreviated is few fields.

Regarding claim 7:

The medium of claim 1, wherein the second account application comprises at least one of the plurality of fields of the first account application.

Sidles teaches:

“If this effort is successful, an abbreviated version of the form is sent to the user for approval.” [0018]

Regarding claims 10, 21, and 28

(claim 10) The medium of claim 1, further comprising:

receiving information from the customer for each of the fields of the second account application;

Sidles teaches:

“The automatic filler 218 places the completed form prepared using fuzzy logic 226 generated rules in Temp Stg of Completed Form 244 pending user review and possible revision of the entries made in the form.” [0080]

validating the information received from the customer against data stored for an existing account of the customer;

“Then the fuzzy logic 226 returns the completed form to the match engine 500.” [0080] The match engine would validate an existing account holder.

retrieving information required for the first account application from data stored for the existing account; and

“The present invention contemplates auto detection of vendor forms requesting such information, by the fact that they are marked as secure forms which are to be handled in an encrypted manner, and/or by the fact

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that they are "fill in the blank" type forms that are requesting information. These forms are diverted to a special system which, after authenticating the user and validating the web sites from which the forms come, obtains the user's personal and payment information from a secure site and attempts to fill out the form by the application of rules that indicate what user information goes into which blanks in the forms." [0018]

processing the second account application based on the retrieved information.

"If this effort is successful, an abbreviated version of the form is sent to the user for approval. Once the information is approved, then the completed form is submitted to the vendor's web site for processing." [0018]

Regarding claim 11:

The medium of claim 10, wherein the approving or denying the submitted second account application is based on the processing.

The above teaches approving. Inherent with approving or denying is processing of some type.

Regarding claim 12:

The medium of claim 10, further comprising:

transmitting the retrieved information to the customer for confirmation.

Sidles teaches:

"If this effort is successful, an abbreviated version of the form is sent to the user for approval. Once the information is approved, then the completed form is submitted to the vendor's web site for processing." [0018]

Regarding claim 13:

The medium of claim 12, further comprising:

receiving, from the customer, one of a confirmation and a correction for the retrieved information.

Sidles teaches:

"If this effort is successful, an abbreviated version of the form is sent to the user for approval. Once the information is approved, then the completed form is submitted to the vendor's web site for processing." [0018]

"The completed form is then returned to the form fill proxy 400a or 400b which normally causes the form to be displayed upon the user's browser 108 or 114 so that the user may review and correct the information in the completed form." [0055]

Regarding claim 14:

The medium of claim 1, wherein the first account application comprises a selectable indication that the customer is the holder of an existing account with the financial institution.

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Sidles teaches in their background the old and well known "one click" systems:

"Other devices for facilitating the submission of credit card and personal information include the so called "one click" systems present on the web sites of some vendors. These systems encourage users to submit their credit card and personal information in advance, to be held by the vendor or by a consortium of vendors. Then, when an individual wishes to make a purchase, they provide a user name and/or password to authenticate themselves to the vendor and then click with a mouse button or touch with a pen stroke, and the purchase is completed using the payment details stored with the vendor." [0014]

Regarding claim 15:

The medium of claim 14, further comprising:
receiving a selection of the selectable indicator from the customer.

Inherent with providing a "one click" is it being functional for a customer to use.

Regarding claim 16:

The medium of claim 14, wherein the selectable indication comprises at least one of a checkbox and a hyperlink.

The above teaches "one click" with web sites. Inherent with web sites and one click is a hyperlink.

Regarding claims 22 and 29:

(claim 22) The method of claim 20, further comprising:
receiving, by the computer based system, information from the customer in the first account application; and

Sidles teaches:

"FIG. 8 presents a block diagram of the steps performed by the completed form analysis engine 800, which is called upon by the form fill proxy 400 to evaluate a form after the user has reviewed and possibly revised it, to note any revisions and to correct and improve the future ability of the form fill system 200 to complete this and other forms." [0107]

transferring, by the computer based system, the information from the first account application to the second account application for at least one field that is provided in both the first account application and the second account application.

"If this effort is successful, an abbreviated version of the form is sent to the user for approval." [0018]

13. Claims 8 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over the combined references in section (12) above in further view of Patent Number 5,790,785 to Klug et al.

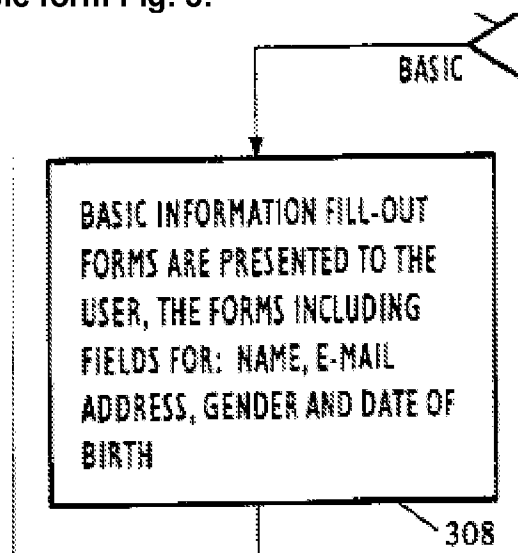
Regarding claim 8:

The medium of claim 7, wherein the first account application and the second account application comprise a customer name field.

The above teaches name.

Sidles teaches a first and second form and customer name field. They do not teach a name field on both forms.

**Klug et al. in the business of a first and second form teaches:
A basic form Fig. 3:**



An expanded form that includes the above and additional user information.

"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)

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It would have been obvious to one of ordinary skill in the art at the time of invention to include in the abbreviated form of Sidles a name on the short form motivated by Klug et al. and this would allow a user to recognize the form and data on the form as belonging to them.

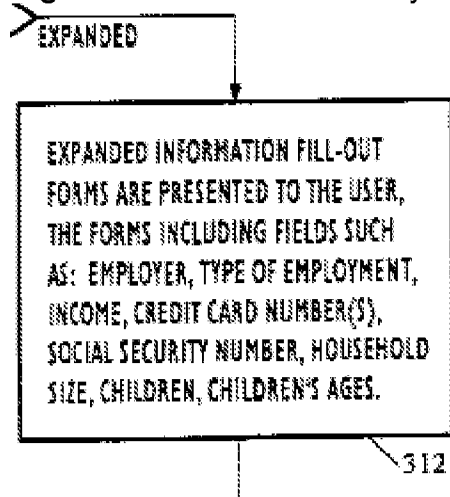
Regarding claim 18:

The medium of claim 2, wherein the government code comprises a social security number of the customer.

Sidles teaches various fields. Sidles does not teach social security number.

**Klug et al. in the business of a first and second form teaches:
A basic form Fig. 3:**

Fig. 3 teaches social security number...



It would have been obvious to one of ordinary skill in the art at the time of invention to include in the fields of Sidles a social security number motivated by Klug et al. and this would allow another type of ID for a user to recognize their form and data with when filling out the form.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

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§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KENNETH BARTLEY whose telephone number is (571)272-5230. The examiner can normally be reached on Mon-Fri; 8:00-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/JAGDISH N PATEL/

Primary Examiner, Art Unit 3693